

In re:  
Matthew P Laychock  
Debtor

Case No. 22-11579-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 17, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	Matthew P Laychock, 525 Ryers Avenue, Cheltenham, PA 19012-2117
cr	+ Montgomery County Tax Claim Bureau, c/o Michael Vagnoni, Obermayer Rebmann Maxwell & Hippel LLP, 1500 Market Street, Suite 3400, Centre Square West Philadelphia, PA 19102-2100
cr	+ National Capital Management, L.P., c/o Leona Mogavero, Esquire, Friedman Schuman, P.C., 275 Commerce Drive, Suite 210, Fort Washington, PA 19034-2417
cr	+ c/o Kellie Rahl-Heff Santander Bank N.A., Gross McGinley, LLP, 33 S. Seventh Street, P.O. 4060, Allentown, PA 18105-4060

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 18 2022 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: DeftBkr@santander.us	Oct 18 2022 00:09:00	Santander Bank, N.A., 450 Penn Street, MC: PA-450-FB1, Reading, PA 19602-1011
cr	+ Email/PDF: gecsedl@recoverycorp.com	Oct 18 2022 00:20:06	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Matthew P Laychock dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KELLIE LYNNE RAHL-HEFFNER	on behalf of Creditor c/o Kellie Rahl-Heff Santander Bank N.A. krah-Heffner@grossmcginley.com jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
LEONA MOGAVERO	on behalf of Creditor National Capital Management L.P. lmogavero@fsalaw.com, mprimavera@fsalaw.com
MICHAEL D. VAGNONI	on behalf of Creditor Montgomery County Tax Claim Bureau michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
TOTAL: 7	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: : CHAPTER 13  
:   
MATTHEW P. LAYCHOCK : Bankruptcy No. 22-11579-amc  
:   
Debtor :

**ORDER**

AND NOW, this \_\_\_\_ day of \_\_\_\_\_ 2022, upon consideration of the Certification of National Capital Management, L.P. (“NCM”) of the Debtor’s default under the Stipulated Order dated September 8, 2022, it is hereby

ORDERED, pursuant to 11 U.S.C. § 362(d) and Federal Rule of Bankruptcy Procedure 4001(a), that NCM is hereby granted relief from the automatic stay; and it is further

ORDERED, in accordance with the foregoing, that NCM is hereby authorized to exercise its rights and remedies under the Loan Documents, including without limitation the enforcement of NCM’s rights in the Mortgaged Property and the sheriff’s sale of the Mortgaged Property, as more fully set forth in the Stipulated Order; and it is further

ORDERED, that this Order is not stayed pursuant to Federal Rule of Bankruptcy Procedure Rule 4001(a)(3) and is effective immediately; and it is further

ORDERED, that this Order shall survive the conversion of this bankruptcy case and shall be binding upon the Debtor and any trustee presently acting or subsequently appointed in this case.

BY THE COURT:

**Date: October 17, 2022**

  
\_\_\_\_\_  
Ashely M. Chan, United States Bankruptcy Judge

Copies to:

Leona Mogavero, Esquire  
Friedman Schuman, P.C.  
275 Commerce Drive, Suite 210  
Fort Washington, PA 19034

David M. Offen, Esquire  
The Curtis Center  
601 Walnut Street, Suite 160 West  
Philadelphia, PA 19106

Scott F. Waterman, Chapter 13 Trustee  
2901 St. Lawrence Avenue  
Suite 100  
Reading, PA 19606

United States Trustee  
Office of United States Trustee  
900 Market Street, Suite 320  
Philadelphia, PA 19107